

Information to identify the case:

Debtor 1	Sandra J Strazzeri	Social Security number or ITIN	xxx-xx-4237
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-18167-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sandra J Strazzeri

8/6/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sandra J Strazzeri
Debtor

Case No. 18-18167-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 06, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2021:

Recip ID	Recipient Name and Address
db	+ Sandra J Strazzeri, 439 London court II, Egg Harbor Township, NJ 08234-5003
517473400	+ Circleback Lending, 655 Pullman Ave, Rochester, NY 14615-3334
517532430	+ Grassy Sprain Group, Inc., 9858 Clint Moore Road Suite C-11 #217, Boca Raton, FL 33496-1034
517473407	+ LVNV Fundin, LLC, c/o Valentine & Kebartas, Inc., P.O. Box 325, Lawrence, MA 01842-0625
517545556	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
517473410	+ Niagra Credit Solutions, 1212 Abbott Rd. Suite D, Buffalo, NY 14218-1900
517473411	PennyMac, PO Box 14387, Los Angeles, CA 90051
517526538	+ PennyMac Loan Services LLC, Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
517592916	PennyMac Loan Services, LLC., P.O. Box 2010, Moorpark, CA 93020
517535738	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518352305	+ Toyota Lease Trust, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517479399	+ U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 06 2021 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 06 2021 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517473395	+ EDI: TSYS2.COM	Aug 07 2021 00:23:00	Barclay Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
517473397	+ EDI: CITICORP.COM	Aug 07 2021 00:23:00	Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195
517473398	+ EDI: CAPITALONE.COM	Aug 07 2021 00:23:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
517541567	EDI: CAPITALONE.COM	Aug 07 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517547516	EDI: BL-BECKET.COM	Aug 07 2021 00:23:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517473401	+ Email/Text: mediamanagers@clientservices.com	Aug 06 2021 20:26:00	Client Services Incorporated, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816
517473402	+ EDI: WFNNB.COM	Aug 07 2021 00:23:00	Comenity Bank/Bosco, Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
517473403	+ Email/Text: clientservices@credit-control.com	Aug 06 2021 20:27:00	Credit control LLC, 5757 Phantom Dr Suite330,

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			Hazelwood, MO 63042-2429
517540607	+ EDI: CITICORP.COM	Aug 07 2021 00:23:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517984766	EDI: Q3G.COM	Aug 07 2021 00:23:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517473404	+ EDI: NAVIENTFKASMDOE.COM	Aug 07 2021 00:23:00	Dept of Ed / NAVIENT, P.O. Box 9635, Wilkes Barre, PA 18773-9635
517473399	EDI: JPMORGANCHASE	Aug 07 2021 00:23:00	Chase Card Services, P.O. Box 15298, Wilmington, DE 19850
517473394	EDI: JPMORGANCHASE	Aug 07 2021 00:23:00	amazon/, P O Box 15123, Wilmington, DE 19850
517541332	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 06 2021 20:27:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
517473405	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 06 2021 20:26:00	Kohls/Capone, P.O. Box 3115, Milwaukee, WI 53201-3115
517617019	Email/PDF: resurgentbknotifications@resurgent.com	Aug 06 2021 20:34:57	LVNV Funding, LLC its successors and assigns as, assignee of Synchrony Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517473406	+ Email/Text: bk@lendingclub.com	Aug 06 2021 20:27:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
517473408	+ EDI: CITICORP.COM	Aug 07 2021 00:23:00	Macys, P O Box 6167, Sioux Falls, SD 57117-6167
517473409	+ EDI: MID8.COM	Aug 07 2021 00:23:00	Midland Funding, 2365 Northside Dr., Ste. 300, San Diego, CA 92108-2709
517590781	+ EDI: MID8.COM	Aug 07 2021 00:23:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517597223	EDI: PRA.COM	Aug 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
517597224	EDI: PRA.COM	Aug 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
517597226	EDI: PRA.COM	Aug 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Dicks Sporting Goods, POB 41067, Norfolk VA 23541
517597221	EDI: PRA.COM	Aug 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o NFL, POB 41067, Norfolk VA 23541
517473412	+ EDI: RMSC.COM	Aug 07 2021 00:23:00	SYNCB/, P O Box 965005, Orlando, FL 32896-5005
517473413	+ EDI: RMSC.COM	Aug 07 2021 00:23:00	SyncB/reward DC, P.O. Box 965005, Orlando, FL 32896-5005
517473414	+ EDI: RMSC.COM	Aug 07 2021 00:23:00	SynchB/Amazon, P.O. Box 965036, Orlando, FL 32896-5036
517477287	+ EDI: RMSC.COM	Aug 07 2021 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517473415	+ EDI: RMSC.COM	Aug 07 2021 00:23:00	Synchrony Bank/ Walmart, P.O. Box 960061, Orlando, FL 32896-0061
517473416	EDI: TFSR.COM	Aug 07 2021 00:23:00	Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52409
518636920	EDI: BL-BECKET.COM	Aug 07 2021 00:23:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517473418	+ EDI: RMSC.COM	Aug 07 2021 00:23:00	Walmart / Synchrony Bank, ATTN: Bankruptcy

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Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517473396	*+	Barclay Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
517473417	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court; Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52409
517473393	##+	Altran Financial, P O Box 610, Sauk Rapids, MN 56379-0610

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Thomas E. Dowey	on behalf of Debtor Sandra J Strazzeri tdesquire@hotmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

TOTAL: 7